



U. S. DEPARTMENT OF VETERANS AFFAIRS
Regional Office, Fort Snelling
1 Federal Drive
St. Paul, MN 55111-4050
www.vba.va.gov/rostpaul.htm

July 24, 2002

REGIONAL LOAN CENTER MEMORANDUM NO. 02-15

TO: ALL SERVICERS AND HOLDERS

SUBJ: CHANGES TO THE PROCEDURES OF TITLE PACKAGES FOR KANSAS PROPERTIES

PURPOSE

The purpose of this memorandum is to notify servicers and holders of changes to the procedures for submitting title packages to VA for properties located in the state of Kansas.

PROCEDURE

Effective immediately, title packages for properties located in the state of Kansas should be sent via certified or express mail to the following address at the St. Paul Regional Loan Center. This includes packages for foreclosed properties and voluntary conveyances.

Department of Veterans Affairs
Regional Loan Center
Loan Administration Section (261)
1 Federal Drive, Ft. Snelling
St. Paul, MN 55111-4050

One addition has been made to the title package requirements. In all bankruptcy cases, we now need the Order of Relief from Stay. For your convenience, a complete listing of the required documents is located on the back of this memorandum.

POINT OF CONTACT

You may contact Cindy Turcott at (612) 970-5529 or lgyceturc@vba.va.gov with any questions. Extension requests should be made in writing and sent to the following team e-mail address: KS.NE.team.stpaul@vba.va.gov.

/s/D. F. MUNRO
D. F. MUNRO
Loan Guaranty Officer

Title 38 CFR 36.4319 requires the holder of a VA guaranteed mortgage to send a copy of every procedural paper filed by or served upon the holder in any legal and/or foreclosure action to VA. These papers are:

TITLE REQUIREMENTS FOR FORECLOSED PROPERTIES

1. Original Sheriff's Certificate of Purchase.
2. Assignment of Sheriff's Certificate of Purchase. The assignment can be on the Certificate itself or by separate instrument, but it must be executed by an officer of the company (President, Vice-President, Secretary, or Treasurer), whose signature must be witnessed by the signature of a corporate officer; and have the corporate seal affixed.
3. Original Mortgage Note, endorsed "Without Recourse" to the Secretary of Veterans Affairs.
4. Original or copy of **recorded** assignment(s) of mortgage from original lender to subsequent holders.
5. Covenant of Warranty, VA Form 26-4004, including Exhibit A. Please fill in the necessary data, execute, acknowledge and return.
6. Assignment of Judgment, VA Form 26-4005, certified by the Secretary of the Corporation. Please fill in the necessary data, execute and return. (Required only for personal judgments.)
7. Unextended abstract of title and/or loan origination mortgagee's title policy.
8. Title search secured when foreclosure action was begun.
9. Title search (update) through the date petition in foreclosure was filed.
10. Newspaper clipping of any published notice of Sheriff's sale and a showing of dates of such publication.
11. Conformed copy of Order of Sale.
12. Conformed copy of Sheriff's Return of Order of Sale.
13. Conformed copy of personal service of summons, for all parties personally served.
14. Conformed copy of proof of publication of notice of suit, if such publication was necessary.
15. Conformed copy of order confirming sale.
16. Copy of Petition.
17. Journal Entry.
18. Order of Relief from Stay (bankruptcy), if applicable.

TITLE REQUIREMENTS FOR VOLUNTARY CONVEYANCES

1. Loan Origination Title Policy.
2. Title Search showing clear title at time Deed in Lieu is considered.
3. Supplemental Title Policy showing title in the name of the "Secretary of Veterans Affairs".
4. Recorded Estoppel Affidavit.
5. Recorded Deed from the obligor to the holder.
6. Recorded Warranty Deed transferring title to the Secretary.
7. Unrecorded, executed Release of Mortgage (VA will record after title is approved).
8. Original Mortgage Note.
9. Original or Certified Copy of Mortgage and all assignments.

**ASSIGNMENT AND RELEASES ARE VALID ONLY WHEN SIGNED BY THE PRESIDENT, VICE
PRESIDENT, SECRETARY, TREASURER OR CASHIER. NO ASSISTANTS.**

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(Any of the above assignments or endorsements should be as follows: **The Secretary of Veterans Affairs, an Officer of the United States of America, successors or assigns, c/o Director, VA Medical and Regional Office Center, 5500 East Kellogg Avenue, Wichita, Kansas 67218.**

REDEMPTION PERIOD. Please advise VA of the date the redemption period expires.

MAILING ADDRESS: Send all legal documents for properties located in **KANSAS** within **60 days** of the foreclosure sale to:

**DEPARTMENT OF VETERANS AFFAIRS
REGIONAL LOAN CENTER
LOAN ADMINISTRATION SECTION (261)
1 FEDERAL DRIVE, FT. SNELLING
ST PAUL, MN 55111-4050**